

B1 (Official Form 1)(04/13)

United States Bankruptcy Court Middle District of Florida		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Russell, Jerry L		Name of Joint Debtor (Spouse) (Last, First, Middle): Russell, Lynn M
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-2454		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7928
Street Address of Debtor (No. and Street, City, and State): 95078 Poplar Way Fernandina Beach, FL <div style="text-align: right; font-size: small;">ZIP Code 32034</div>		Street Address of Joint Debtor (No. and Street, City, and State): 95078 Poplar Way Fernandina Beach, FL <div style="text-align: right; font-size: small;">ZIP Code 32034</div>
County of Residence or of the Principal Place of Business: Nassau		County of Residence or of the Principal Place of Business: Nassau
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Russell, Jerry L**Russell, Lynn M****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Brett A. Mearkle**March 13, 2015**

Signature of Attorney for Debtor(s)

(Date)

Brett A. Mearkle 644706**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Russell, Jerry L**Russell, Lynn M****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jerry L RussellSignature of Debtor **Jerry L Russell****X /s/ Lynn M Russell**Signature of Joint Debtor **Lynn M Russell**

Telephone Number (If not represented by attorney)

March 13, 2015

Date

Signature of Attorney***X /s/ Brett A. Mearkle**

Signature of Attorney for Debtor(s)

Brett A. Mearkle 644706

Printed Name of Attorney for Debtor(s)

Mearkle Trueblood Adam, PL

Firm Name

**218 North Broad Street
Jacksonville, FL 32202**

Address

904-352-1342 Fax: 904-800-1058

Telephone Number

March 13, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Middle District of Florida**

In re Jerry L Russell
Lynn M Russell

Debtor(s)

Case No.

Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jerry L Russell

Jerry L Russell

Date: March 13, 2015

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Middle District of Florida**

In re Jerry L Russell
Lynn M Russell

Debtor(s)

Case No.

Chapter

11

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Lynn M Russell

Lynn M Russell

Date: March 13, 2015

Certificate Number: 03088-FLM-CC-025176418



03088-FLM-CC-025176418

CERTIFICATE OF COUNSELING

I CERTIFY that on March 13, 2015, at 9:26 o'clock AM CDT, Lynn S Russell received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Middle District of Florida, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: March 13, 2015 By: /s/Susan D. Gann

Name: Susan D. Gann

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 03088-FLM-CC-025176416



03088-FLM-CC-025176416

CERTIFICATE OF COUNSELING

I CERTIFY that on March 13, 2015, at 9:26 o'clock AM CDT, Jerry L Russell received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Middle District of Florida, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: March 13, 2015 By: /s/Susan D. Gann

Name: Susan D. Gann

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Middle District of Florida

In re **Jerry L Russell**
Lynn M Russell

Debtor(s)

Case No.

Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Advanta Bank Corp Po Box 31032 Tampa, FL 33631	Advanta Bank Corp Po Box 31032 Tampa, FL 33631	Charge Account		21,069.00
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	Credit Card		5,452.00
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	Credit Card		2,312.00
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	Credit Card		1,725.00
Calvary Portfolio Srvs Attention: BK Depart. 500 Summit Lake Dr. Suite 400 Valhalla, NY 10595	Calvary Portfolio Srvs Attention: BK Depart. 500 Summit Lake Dr. Valhalla, NY 10595	Collection Attorney Bank Of America		6,073.00
Cap1/berpl 90 Christiana Rd New Castle, DE 19720	Cap1/berpl 90 Christiana Rd New Castle, DE 19720	Charge Account		6,283.00
Citibank Usa Citicorp Credit Services Attn:Centralize Po Box 20507 Kansas City, MO 64195	Citibank Usa Citicorp Credit Services Attn:Centralize Kansas City, MO 64195	Charge Account		6,434.00
Columbus Bank & Trust Po Box 120 Columbus, GA 31902	Columbus Bank & Trust Po Box 120 Columbus, GA 31902	Credit Card		6,676.00
Credit Collections Svc Po Box 773 Needham, MA 02494	Credit Collections Svc Po Box 773 Needham, MA 02494	06 Progressive Insurance Company		312.00

B4 (Official Form 4) (12/07) - Cont.

In re **Jerry L Russell**
Lynn M Russell

Case No. _____

Debtor(s) _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Credit Card		6,977.00
First Coast Community 1900 S 14th St Fernandina Beach, FL 32034	First Coast Community 1900 S 14th St Fernandina Beach, FL 32034	Credit Line Secured		47,377.00
Lca Services Inc 6602 Abercorn Stre Savannah, GA 31404	Lca Services Inc 6602 Abercorn Stre Savannah, GA 31404	Collection Attorney Yates-Astro Termite Control		1,450.00
Lvnv Funding Llc Po Box 10497 Greenville, SC 29603	Lvnv Funding Llc Po Box 10497 Greenville, SC 29603	Factoring Company Account American General Agfs - Americ		2,860.00
Lvnv Funding Llc Po Box 10497 Greenville, SC 29603	Lvnv Funding Llc Po Box 10497 Greenville, SC 29603	Factoring Company Account Springleaf Financial Services		2,411.00
Lvnv Funding Llc Po Box 10497 Greenville, SC 29603	Lvnv Funding Llc Po Box 10497 Greenville, SC 29603	Factoring Company Account Hsbc Bank Nevada N.A. Best Bu		6,776.00
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	Factoring Company Account Citibank South Dakota N.A.		8,311.00
Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541	Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541	Factoring Company Account Ge Capital Retail Bank		2,202.00
Sears/cbna Po Box 6282 Sioux Falls, SD 57117	Sears/cbna Po Box 6282 Sioux Falls, SD 57117	Credit Card		2,623.00
Springleaf Financial Svcs Attention: BK Depart Po Box 3251 Evansville, IN 47731	Springleaf Financial Svcs Attention: BK Depart Po Box 3251 Evansville, IN 47731	Charge Account		3,209.00
Synclowbrcp P.o. Box 965005 Orlando, FL 32896	Synclowbrcp P.o. Box 965005 Orlando, FL 32896	Business Credit Card		3,264.00

B4 (Official Form 4) (12/07) - Cont.

In re **Jerry L Russell**
Lynn M Russell

Debtor(s)

Case No. _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **Jerry L Russell** and **Lynn M Russell**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **March 13, 2015**

Signature **/s/ Jerry L Russell**
Jerry L Russell
Debtor

Date **March 13, 2015**

Signature **/s/ Lynn M Russell**
Lynn M Russell
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Jerry L Russell
95078 Poplar Way
Fernandina Beach, FL 32034

Bsi Financial Services
314 S Franklin St
Titusville, PA 16354

Chase
Po Box 15298
Wilmington, DE 19850

Lynn M Russell
95078 Poplar Way
Fernandina Beach, FL 32034

Calvary Portfolio Srvs
Attention: BK Depart.
500 Summit Lake Dr.
Suite 400
Valhalla, NY 10595

Chase Card
Po Box 15298
Wilmington, DE 19850

Brett A. Mearkle
Mearkle Trueblood Adam, PL
218 North Broad Street
Jacksonville, FL 32202

Cap One
P.O. Box 15221
Wilmington, DE 19850

Citibank Usa
Citicorp Credit Services
Attn:Centralize
Po Box 20507
Kansas City, MO 64195

Advanta Bank Corp
Po Box 31032
Tampa, FL 33631

Cap1/berpl
90 Christiana Rd
New Castle, DE 19720

Citibank USA
Citicorp Credit Services
Attn: Centralized Bankruptcy
P.O. Box 20507
Kansas City, MO 64195

American Express
Po Box 3001
16 General Warren Blvd
Malvern, PA 19355

Cap1/bstby
P.O. Box 5253
Carol Stream, IL 60197

Citizens St
505 Haines Ave
Waycross, GA 31501

Aqua Finance Inc.
P.O. Box 844
Wausau, WI 54402

Cap1/rhode
1405 Foulk Road
Wilmington, DE 19808

Citizens St
505 Haines Avenue
Waycross, GA 31501

Ar Resources Inc
1777 Sentry Pkwy W
Blue Bell, PA 19422

Carrington Mortgage Se
1610 E Saint Andrew Place
Suite B150
Santa Ana, CA 92705

City Ntl Bk
Ocwen Loan Service
Attn: Bankruptcy
P.O. Box 24738
West Palm Beach, FL 33416

Bank of America
P.O. Box 982235
El Paso, TX 79998

Chase
Po Box 24696
Columbus, OH 43224

Columbus Bank & Trust
Po Box 120
Columbus, GA 31902

BMW Financial Services
Attn: Bankruptcy Dept.
P.O. Box 3608
Dublin, OH 43016

Chase
P.O. Box 24696
Columbus, OH 43224

Credit Collections Svc
Po Box 773
Needham, MA 02494

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

GFB LLC
8705 SW Nimbus Avenue
Beaverton, OR 97008

Midland Funding
8875 Aero Dr Ste 200
San Diego, CA 92123

Discover Fin Svcs LLC
P.O. Box 15316
Wilmington, DE 19850

GMAC
P.O. Box 380901
Minneapolis, MN 55438

PNC Mortgage
3232 Nemark Drive
Miamisburg, OH 45342

Enhanced Recovery Corp
Attention: Client Services
8014 Bayberry Rd
Jacksonville, FL 32256

Hsbc/bsbuy
95 Washington Street
Buffalo, NY 14203

Portfolio Recovery
Attn: Bankruptcy
Po Box 41067
Norfolk, VA 23541

First Coast Community
1900 S 14th St
Fernandina Beach, FL 32034

IndyMac Bank/OneWest Bank
Attn:Bankruptcy Department
2900 Esperanza Crossing
Austin, TX 78758

Sears/cbna
Po Box 6282
Sioux Falls, SD 57117

First Federal Savings
P.O. Box 2029
Lake City, FL 32056

Lca Services Inc
6602 Abercorn Stre
Savannah, GA 31404

Sears/cbna
Po Box 6283
Sioux Falls, SD 57117

G M A C
P O Box 380901
Bloomington, MN 55438

Lexus Financial Services
Po Box 8026
Cedar Rapids, IA 52409

Selene Finance Lp
9990 Richmond Ave Ste 40
Houston, TX 77042

GECRB/Dillards
Attn: Bankruptcy
P.O. Box 103104
Roswell, GA 30076

Lvnv Funding Llc
Po Box 10497
Greenville, SC 29603

Springleaf Financial Svcs
Attention: BK Depart
Po Box 3251
Evansville, IN 47731

GECRB/JC Penny
Attention: Bankruptcy
Po Box 103104
Roswell, GA 30076

Mcydsnb
9111 Duke Blvd
Mason, OH 45040

Springleaf Financial Svcs
Attn: Bankruptcy Dept.
P.O. Box 3251
Evansville, IN 47731

GECRB/PayPal Buyer Credit
Attn: Bankruptcy
P.O. Box 103104
Roswell, GA 30076

Mg Credit
5115 San Juan Avenue
Jacksonville, FL 32210

Suntrust Mortgage/cc 5
Attn: Bankruptcy Dept.
P.O. Box 85092
MC VA-WMRK-7952
Richmond, VA 23286

Syncb/belk
Po Box 965028
Orlando, FL 32896

Syncb/Rooms to Go
P.O. Box 965036
Orlando, FL 32896

Syncb/Rooms to Go
c/o POB 965036
Orlando, FL 32896

Syncblowbrcp
P.o. Box 965005
Orlando, FL 32896

Talbots
1 Talbot Drive
Hingham, MA 02043

Verizon
500 Technology Drive
Suite 550
Saint Charles, MO 63304

World Omni F
P.O. Box 91614
Mobile, AL 36691